Are Women More Loyal Customers than Men?

Gender Differences in Loyalty to Firms and Individual Service Providers

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Prevailing wisdom assumes that female consumers are more loyal than male consumers. We report conditions under which the reverse is found, depending on the object of customer loyalty. Whereas female consumers tend to be more loyal than males to individuals this difference is reversed when the object of loyalty is a group of people. We find a similar cross-over interaction effect for loyalty to individual employees versus loyalty to companies. This effect is mediated by self-construal in terms of relational versus collective interdependence. Managerial implications and implications for theories of gender differences are discussed.

Customer loyalty has been the object of intense interest in both the business and academic worlds (Oliver 1999; Reichheld 2001). In fact, the concept of customer loyalty is at the heart of Customer Relationship Management (Rust, Zeithaml, and Lemon 2002) and is the *raison d'être* of omnipresent loyalty programs (Kivetz and Simonson 2002, 2003; van Heerde and Bijmolt 2005; Yuping and Yang, forthcoming). At the same time, academic research has discovered important differences in cognitive processes and behavior of male and female consumers (Fisher and Dubé 2005; Meyers-Levy 1988, 1989; Meyers-Levy and Maheswaran 1991; Meyers-Levy and Sternthal 1991). These differences are reflected in the widespread use of gender as a segmentation variable in marketing practice.

Despite the importance of customer loyalty on the one hand, and gender differences on the other hand, little is known about the existence and nature of gender differences in customer loyalty. This is surprising because if male and female loyalties differ, men and women might require a different selling approach, have different levels of customer value, and may respond differently to loyalty programs and other actions aimed at enhancing customer loyalty.

Common stereotypes, perhaps based on widely publicized findings showing that males exhibit lower levels of sexual loyalty than females (e.g., Blumstein and Schwartz 1983; Hansen 1987), suggest that females are more loyal customers than males. We conduct five studies showing that the reverse effect can be found, depending on the type of loyalty object. Whereas female customers are relatively more loyal than male customers to individuals such as individual service providers, males are relatively more loyal than females to groups and group-like entities such as companies. The latter effect is counterintuitive in light of theories arguing that females are more interdependent than males (e.g., Cross and Madson, 1997a). We explain this counterintuitive effect by showing that the gender differences in customer loyalty are mediated

by female versus male self-construal in terms of relational versus collective interdependence.

Implications for marketing and gender identity theory are discussed.

*THEORETICAL BACKGROUND*

*Loyalty.* Loyalty has many different forms--for example loyalty to a significant other, a family, an employer, or a country (patriotism), but also to a service provider, a store, or a brand. Loyalty also has many definitions (e.g., Fournier 1998; Jacoby and Chestnut 1978; Oliver 1999; Pritchard, Havitz, and Howard 1999; Reichheld 2003; Sirgy and Samli 1985). Despite substantial disagreement about the exact definition or nature of the loyalty concept, common elements among many of the loyalty definitions are that there is a relationship of some sort (i.e., ranging from very shallow to very strong) between an actor and another entity and that the actor displays behavioral or psychological allegiance to that entity in the presence of alternative entities. We believe this is the core of the loyalty concept. Departing from this core concept, we have chosen several different measures of loyalty that reflect the measures, indicators, and definitions found in the literature. We are confident that, across the five studies, this multi-method approach gets at the most important aspects of the loyalty concept.

Over the years, researchers have investigated many antecedents of customer loyalty to stores, companies, and brands (see Dick and Basu 1994; Johnson, Herrmann and Huber 2006; Oliver 1999). Other researchers have documented the nature of loyalty relationships (Aggarwal 2004; Fournier 1998; Muñiz and O'Guinn 2001). Despite the popularity of consumer loyalty as a research topic, we are not aware of any systematic investigation of the role of gender in consumer loyalty. Therefore, we rely on more general theories regarding gender differences.

*Interdependence versus Independence*. Consistent with common stereotypes, a popular agency perspective of the fundamental differences between men and women in Western cultures may be taken to suggest that males are less loyal than females. Summarizing this perspective, Cross and Madson (1997a) argued that women, more than men, see themselves as *interdependent* (Markus and Kitayama 1991). They strive to feel connected to other people. Interrelatedness with society, social relationships, and social groups is a more important part of their identity than it is for men. Women focus on maintaining relationships. In contrast, as this theory argues, men in Western cultures, relative to women, see themselves more as *independent*, are more individualistic, and strive for uniqueness and individuality. To men more than to women, the concerns of society, family members, or other people are secondary to the individual's. According to Cross and Madson (1997a), these differences in self-construal are the result of differences in socialization of males and females starting in early childhood.

Scattered findings in the marketing literature seem to support this view. For example, Meyers-Levy (1988) found that in a taste test female participants were more influenced by the opinion of another person than males were. The results from this experiment were interpreted in terms of males being self-focused whereas females are focused on both self and others.

*Relational versus Collective Interdependence.* In a conceptual article, Baumeister and Sommer (1997) critiqued the distinction between a female focus on interdependence and a male focus on independence. Citing a fundamental human need to belong (Baumeister and Leary 1995), Baumeister and Sommer (1997) proposed that Western men and women are equally *interdependent*, but that women tend to focus more than men on establishing and maintaining a small number of close relationships with specific individuals (*relational interdependence*), whereas men tend to focus more than women on establishing and maintaining relationships with

more abstract and larger groupings of people (*collective interdependence*). They argued that many findings that fit the interdependence versus independence view on female and male self-construal are equally consistent with the *relational interdependence* versus *collective interdependence* view.

Baumeister and Sommer's (1997) theory remains largely untested empirically, but it is consistent with findings by Gabriel and Gardner (1999) who found, for example, that when asked to describe an emotional experience, women were more likely than men to describe a relational experience whereas men were more likely to mention a collective experience. Baumeister and Sommer's (1997) theory also seems consistent with recent evidence for the *male-warrior hypothesis* (van Vugt, de Cremer, and Janssen 2007) positing a male group orientation shaped evolutionary to increase chances of a tribe for survival.

*Gender Differences in Consumer Loyalty.* Neither Cross and Madson's (1997a) nor Baumeister and Sommer's (1997) theory about male versus female self-construal speak directly to loyalty. However, they can be used to inspire different predictions about customer loyalty. A fundamental difference between males and females in terms of their self-construal as being *interdependent* versus *independent* may suggest that Western women would be more likely than Western men to be loyal customers. If women tend to strive more for establishing and maintaining relationships to people and social contexts, they may do the same for relationships with, for example, service personnel and companies. Thus, the *interdependence* versus *independence* theory can be taken to suggest that females tend to be more loyal than males both to individuals (e.g., individual service providers) and to groups or organizations such as companies. In contrast, the view of male and female self-construal as characterized by *relational* versus *collective interdependence* may have different implications for consumer loyalty. The

idea that women, more than men, tend to focus narrowly on dyadic bonds and that men tend to focus more than women on a broader social structure suggests a qualification of the hypothesis that females are more loyal customers than males. It suggests that female consumers are more loyal than male consumers to individuals but that the opposite effect would be found when the object of loyalty is a group. This, in turn, may imply that women are more loyal than men to individual employees, but that men are more likely than women to be loyal to companies, which may be construed as more group-like. Finally, these implications would lead to the prediction that in direct tradeoffs between being loyal to a company or store and being loyal to an individual employee of that company or store, females would be more likely than males to be loyal to the individual over the company or store.

It is important to note that even if Baumeister and Sommer's (1997) theory is correct at the level of general self-construal and at the level of loyalty to individuals versus groups in the personal social sphere, the theory's relevance to customer loyalty is far from assured. In Baumeister and Sommer's (1997) theory, collective and relational interdependence are always characterized by a combination of the individual versus group nature of relationships and the close versus more distant nature of the relationships. Most consumer relationships (see Fournier 1998, Muñiz and Schau 2005 for exceptions) are much shallower than the close individual relationships discussed by Baumeister and Sommer (1997). Thus, to the extent that the main difference between male and female self-construal is in the closeness of female versus male relationships, our loyalty prediction may be confirmed in general but not in the consumer realm. Nevertheless, there is some evidence suggesting that the individual versus group factor *per se* is sufficient to obtain gender differences. Recent findings show that even very young human male infants tend to be more attentive to displays showing a group of unfamiliar puppets while female

infants tend to attend more to displays of a single unfamiliar puppet (Benenson, Duggan, and Markovits 2004). These findings suggest the possibility that, even in relatively shallow consumer relationships, female consumers may be more loyal than male consumers to individuals relative to groups. Study 1 tests the hypothesis that female consumers are more loyal than male consumers to individuals whereas male consumers are more loyal than female consumers to groups.

*STUDY 1*

Study 1 was designed to assess gender differences in consumer loyalty to individuals and groups. Common stereotypes and the popular theory of female versus male self-construal as more interdependent versus independent suggest that females would be more loyal than males to both individuals and groups. In contrast, the theory of female versus male self-construal as more relationally interdependent versus collectively interdependent suggests that this effect should only be found for loyalty to individuals whereas the opposite effect might be found for loyalty to groups. In study 1, we measured loyalty by asking participants to rate how likely they would buy (i.e., a display of allegiance) from a store owned by one or a group of acquaintances (i.e., entity or entities with whom the actor has a relationship) versus another store that was located closer by (i.e., an alternative).

*Method.* Seventy-five female and 89 male undergraduate students at a Dutch university participated for a €7 fee. Participants were randomly assigned to the individual or group condition. Participants in the individual condition were asked to read the following scenario:

Imagine the following situation. The company where you work plans a Christmas celebration. You have volunteered to go buy the Christmas cake for the celebration during your lunch break (the company pays for the cake). The closest bakery is within a 5-minute walk from the company. However, you know that somebody you went to high school with, but never had much contact with during or after your high school days, owns and runs a bakery store, which is on the other side of town (about 30 minutes by bike). At this moment it is raining outside. You also know that your former classmate cannot know that you need to buy a cake, thus, if you buy it in the closest bakery s/he will not find out about that. The quality of the cakes is the same in both stores.

Participants in the group condition read the same scenario, with the exceptions that "somebody" was replaced by "a group of people," "classmate" was replaced by "classmates," and "s/he" was replaced by "they." Participants then indicated their choice on a seven-point scale where *1* indicated that the participant would definitely buy the cake at the closest bakery, *7* indicated that the participant would definitely buy the cake at the classmate's or classmates' bakery, and *4* indicated indifference. Because consumer relationships are often on the less close side of the spectrum and because individual and group relationships may differ in closeness, it is important to see if the individual versus group nature of a loyalty object *per se* can drive gender differences. We controlled for closeness by keeping it low in the scenario for both the individual and group conditions and by measuring it as a covariate. Thus, to control for level of relationship closeness, participants were also asked to answer the following question: "How close is your relationship with your former classmate(s)?" on a scale ranging from *1* (*not at all close*) to *7* (*very close*). The order of this measure and the buying intention measure was counterbalanced. The effect of interest (i.e., the interaction between gender and individual-versus-group) did not interact with relationship closeness, order, or their interaction (all $p$'s > .10; all $p$ values in this

article are two-tailed).[1] Thus, relationship closeness and order will not be considered further.

Finally, participants indicated their gender and were debriefed.

*Results.* An ANOVA with likelihood of store choice as dependent variable and individual-versus-group, gender, and their interaction as independent variables yielded the predicted effect. There was a significant cross-over interaction between gender and individual-versus-group (F(1, 160) = 10.38, $p < .01$), showing that male participants thought they would be more likely than female participants to choose the far-away bakery if it was run by a group of acquaintances (M$_{female-group}$ = 1.68; M$_{male-group}$ = 2.41, $t$(65) = -2.13, $p < .05$); whereas female participants indicated a higher likelihood than male participants to choose the far-away bakery if it was run by an individual acquaintance (M$_{female-individual}$ = 2.66; M$_{male-individual}$ = 1.71, $t$(60) = 2.44, $p < .05$). Results showed no main effect of gender (F(1, 160) = .17, $p > .10$), indicating that female participants did not express a stronger preference for the far-away bakery than male participants across both the individual and group conditions. There was also no significant main effect of the individual versus group factor (F(1, 160) = .30, $p > .10$).

*Discussion.* Results in study 1 only supported the prediction that females are more loyal than males when the object of loyalty was an individual. When the object of loyalty was a group, the opposite effect was obtained. At least three criticisms can be brought against study 1. First, whereas study 1 was designed to maximize internal validity, it may be criticized for involving a hypothetical scenario instead of assessing the loyalties consumers hold in reality. Second, given the many definitions of loyalty in the marketing literature, one might argue that we did not use

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[1] We did find a significant main effect of closeness (F(1, 148) = 12.21, $p < .01$), a closer perceived relationship being associated with a higher perceived likelihood to choose the more distant bakery. However, this effect was not dependent on gender (F(1, 148) = 1.12, $p > .10$). Because we designed the scenario to keep variance in closeness at a minimum and did not manipulate closeness, this null-effect should not be overinterpreted. Women and men did not differ significantly in their perceptions of closeness in either the group ($t$(79) = 1.60, $p > .10$) or individual ($t$(81) = -.40, $p > .10$) condition.

the right measure of loyalty. For example, one might argue that the buying intentions in study

1 reflected a male (female) preference to socialize with groups (individuals) independent of any

psychological loyalty. Third, whereas consumer relationships often involve individuals, such as

individual service providers (e.g., daycare provider, hairdresser), consumers might seem to deal

with groups much less often. Although it is theoretically important to show a mere group versus

individual effect and consumers sometimes do interact with groups of daycare providers or

hairdressers, one may thus question the practical significance of consumer loyalty findings

involving groups. However, consumers regularly interact and develop relationships with

organizations or companies (e.g., stores or chains of stores) that tend to involve groups of people.

In addition, ample evidence from the literature on minimal groups suggests that people can feel

collective interdependence with groups that are much less central to their daily lives than work

groups, groups of friends, or strong social structures such as tribes (Tajfel et al. 1971). Thus, it is

possible that the pattern of loyalty to individuals versus groups extends to individuals versus

organizations or companies as well. Study 2 was designed to address these three points.

*STUDY 2*

Study 2 tests the hypothesis that males and females differ in the objects of their loyalty.

That is, relative to male consumers, the objects of female loyalty are more likely to be

individuals whereas the objects of male loyalty are more likely than the objects of female loyalty

to be groups. In study 2, participants generated 20 statements that started with the words "I am

loyal to...". Thus, (1) we asked participants about their actual, real-world loyalties instead of a

hypothetical scenario and (2) measured the concept of loyalty as it is defined and understood by

the participants themselves. In addition, (3) we also started to explore whether the individual

versus group difference extends to individual employees or service providers versus companies

or organizations by coding not just the individual versus group nature of participants' answers

but also whether they involved individual employees versus organizations.

*Method.* Participants were 19 female and 19 male graduate students at a Dutch university

who volunteered to participate for extra course credit. Using an adaptation of the Twenty

Statements Test (Gabriel and Gardner 1999; Kuhn and McPartland 1954), participants were

asked to generate 20 statements all starting with the words "I am loyal to… ". After all

statements were elicited, participants were asked to indicate for each of their statements whether

the object of loyalty in their statement was more like a person or more like a group. Thus, no

mention was made of this binary rating task until all 20 statements were completed. Hence, the

rating task did not influence the generation of the statements. Finally, participants were asked to

indicate their gender, were debriefed, and were thanked for their participation.

In addition to the coding by the participants themselves, the objects of loyalty were coded

by two independent coders who were blind to the purpose of the experiment and to the gender of

the participants. They coded the statements as being either individuals or groups or neither (e.g.,

colors, animals). Statements that were coded as individuals were further coded as being either

persons in personal relationships (e.g., "I am loyal to my boy-friend"), specific employees or

service providers (e.g., "I am loyal to my hairdresser"), or other individuals (e.g., "I am loyal to

my neighbor"). Similarly, groups were classified into groups of people (e.g., "I am loyal to my

family"), companies or organizations (e.g., "I am loyal to my mobile phone company"), or

communities (e.g., "I am loyal to my country"). The coders' independent classifications

corresponded for 97% of the statements. Mismatches were solved by discussion between the coders.

*Results*. First an analysis was performed using the classification as person-like versus group-like *by the participants themselves*. Because of the individual differences in the total number of loyalty objects participants generated (range = 16 - 20), we calculated the share of each category as a percentage of the total number of statements for each participant separately. Results (see Table 1) showed that loyalty objects perceived as more like a person (group) made up a larger share of statements elicited from female (male) participants than from male (female) participants ($t(36) = 2.68, p < .05$).

Next we analyzed the statements *coded by the independent coders*, by using a statistical approach similar to Gabriel and Gardner (1999). Of the statements coded as either group or individual (i.e., excluding statements categorized as neither group nor individual), individual (group) statements made up a larger proportion for females (males) than males (females; $t(36) = 3.36, p < .01$). Thus, the results from the self-classified and coder-classified statements both supported the hypothesis that the objects of female loyalty are more likely than the objects of male loyalty to be individuals whereas the objects of male loyalty are more likely than the objects of female loyalty to be groups.

[Insert Table 1 About Here]

We also started to explore whether the individual versus group difference extends to individual employees or service providers versus organizations or companies. Of the loyalty objects coded as an individual or group, a larger percentage involved individual employees or service providers for female participants than for male participants ($t(36) = 2.47, p < .05$). In contrast, the percentage of companies or organizations was higher for males than for females

($t$(36) = 2.31, $p < .05$). Thus, the data in study 2 supports the hypothesis that male customer

loyalty is focused more on companies (relative to individual employees or service providers)

than female loyalty is.

Our hypothesis about male and female loyalty to companies or organizations versus

individual employees or service providers was based on the assumption that companies or

organizations share some characteristics with groups. To test this assumption, we analyzed the

statements coded by the coders as companies or organizations. We found that a large majority

(78%) of those statements were perceived by the participants as more like a group than like a

person. There was no significant gender difference in this perception ($t$(36) = - 1.48, $p > .10$).

*Discussion.* Study 2 provided additional support for the hypothesis that males and

females differ in their loyalty to groups versus individuals and addressed several issues study 1

could not address. In addition, we found initial evidence that the loyalty difference with respect

to groups versus individuals extends to companies or organizations versus individual employees

or service providers. However, it does not directly address an issue that is particularly important

in marketing management, consumers' direct tradeoff between loyalty to an individual service

provider versus an organization (Bendapudi and Leone 2002; Palmatier, Scheer, and Steenkamp

2007). For example, Bendapudi and Leone (2002) assessed the problem of consumers choosing

to be loyal to either a favored service employee or the firm when the employee moves to another

firm. Even if an employee does not move, the balance of power between employee and firm,

hence the appropriability of the value created by the employee (Collis and Montgomery 1995;

Wernerfelt 1984), is affected by loyalty to the employee versus company. In study 3, we assessed

the difference between males and females in direct tradeoffs between loyalty to individual

service providers versus firms.

In study 3, we tested the hypothesis that in direct comparisons between individual service providers and the companies they work for, male consumers are more loyal to the companies (relative to individual service providers) than female consumers. This study used multiple product categories, involved participants' actual consumer relationships and employed both attitudinal and behavioral intention measures of loyalty.

*Method.* Forty-one female and 39 male master's students at a Dutch university participated for extra course credit. Participants were asked to indicate to what extent they were loyal to an individual service provider versus a company in seven different categories. The categories were (1) hairdresser versus hairdressing salon, (2) bike repairperson versus bike repair shop, (3) sports coach/trainer versus sports club, (4) travel agent versus travel agency, (5) bar(wo)man/waiter(waitress) versus bar/pub/café, (6) clothing salesperson versus clothing store, and (7) medical specialist versus hospital.

For each category, participants were asked to answer four questions assessing their loyalty to the actual, not imagined, person versus company before continuing to the next category. First, participants indicated their attachment to the person versus the company. For example, participants were asked "Do you feel more attached to your favorite hairdresser (i.e., the person) or to the hairdressing salon s/he works at (i.e., the company)?" and then indicated their answer on a scale anchored by *1: Definitely to the hairdresser* and *7: Definitely to the hairdressing salon*. Second, participants indicated their commitment to the person versus the company using the same 7-point scale ("Do you feel more committed..."). Third, participants indicated their behavioral intention to follow the employee or stay with the firm should the

employee leave the firm (e.g., "If your favorite hairdresser would move to another hairdressing salon, would you follow him/her to that other salon or would you stay with your current salon") using a scale anchored by *1: Definitely will follow the hairdresser* and *7: Definitely will stay with the hairdressing salon*. Fourth, participants were asked about word-of-mouth recommendation (e.g., If a friend of yours seeks advice about a haircut, would you rather recommend him/her your specific hairdresser (i.e., the person) or your hairdressing salon in general (i.e., the company") using a scale anchored by *1: Definitely will recommend the hairdresser* and *7: Definitely will recommend the hairdressing salon*. The four questions, attachment (Pritchard et al. 1999), commitment (Chaudhuri and Holbrook 2001; Pritchard et al. 1999), switching behavior (Pritchard et al. 1999; Zeithaml, Berry and Parasuraman 1996), and word-of-mouth (Reichheld 2003, Zeithaml et al. 1996) were designed to reflect four attitudinal and behavioral intention indicators of loyalty that are commonly found in the literature. Responses to the four questions were averaged to obtain a multi-item measure of loyalty (Cronbach's $\alpha = .91$).

The placement of the scale anchors was counterbalanced between participants. For example, for half the participants the attachment scale was anchored by *1: Definitely to the hairdressing salon* and *7: Definitely to the hairdresser* instead of the other way around. Order did not have any significant effect on loyalty (all *p*'s > .10) and will not be considered further.

*Results.* We estimated a linear regression model with gender and six product category dummies as independent variables and loyalty as the dependent variable. The category dummies allowed us to capture the fact that customer loyalty in some product categories is generally higher or lower than in other categories. These dummies reflect gender-unspecific differences in loyalty between categories and, hence, are orthogonal to the gender effect that is the focus of this

study. Results showed a significant main effect for gender (b = .73, SE = .12, $p < .001$) in the

predicted direction. The effects of all category dummies (the base category is medical) were

statistically significant (all $p$s < .001).[2] Table 2 depicts the mean loyalty scores per category.

[Insert Table 2 About Here]

*Discussion.* Results in study 3 provided support for the hypothesis that in a direct

comparison between individual service providers and the companies they work for, male

consumers are more loyal to the companies (relative to individual service providers) than female

consumers. These results were obtained using a loyalty scale that measured four different

indicators of loyalty and relying on participants' actual consumer relationships across seven

different product categories.

Although the gender effect in the direct comparison setting of Study 3 was highly

relevant from a managerial perspective, direct comparisons do not allow us to assess the

underlying explanation of the effect. Studies 1 and 2 suggest that the effect in study 3 was due to

the fact that male self-construal is centered more than female self-construal on relationships with

groups whereas female self-construal is centered more than male self-construal on individual

relationships. Study 2 also showed that participants believed companies and organizations to be

group-like. However, it is possible to explain the results of study 3 not in terms of relational

versus collective interdependence (Baumeister and Sommer 1997) but in terms of

interdependence versus independence (Cross and Madson 1997a, 1997b). That is, if male self-

construal is centered on independence whereas female self-construal is more social, and if

companies and organizations are seen as non-social, then female interdependence should lead to

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[2] In studies 3-5 the critical effects of gender remain significant if we remove all category dummies. These effects are, for Study 3, the main effect for gender (b = .73, SE = .15, $p < .001$); for study 4, the interaction effect of gender and the dummy for employee versus company (b = .27, SE = .07, $p < .001$); for study 5, the interaction effect of gender and the dummy for employee versus company (b = .24, SE = .08, $p < .01$).

stronger loyalty to individual service providers. Conversely, male independence should merely make males less loyal than females to individual service providers. These differences should lead females to indicate higher loyalty to individual service employees than males in direct comparisons even if males and females are equally loyal to firms. Thus, it is important to assess if all the action is on the individual employee side (as predicted by the interdependence versus independence theory) or if males also show higher loyalty to firms than females in a setting in which there is no direct comparison between levels of loyalty to an employee versus company. Study 4 was designed to address these issues by asking participants to indicate their loyalty to firms and individual employees separately.

Even if males are more loyal to firms than females, this does not necessarily imply that the gender difference in loyalty to firms is mediated by self-construal in terms of collective interdependence. We assessed the underlying process in study 4 by measuring participants' self-construal. Finally, although student participants have meaningful relationships with firms and employees in the product categories used in our studies, we wanted to assess the generalizability of our effects to another population, general-population shoppers in New Zealand.

*STUDY 4*

In study 4, we asked shoppers in the center of a mid-size city in New Zealand to indicate their level of loyalty toward individual employees and firms in seven service categories. We also measured their levels of independent, relationally interdependent, and collective interdependent self-construal.

*Method.* Sixty-five female and 67 male shoppers participated in a pen-and-paper study in exchange for a chocolate bar. Using a four-item loyalty scale, participants were asked to indicate to what extent they were loyal to employees and companies in the following categories: (1) hairdresser/hairdressing salon, (2) sports apparel store salesperson/sports apparel store (3) physiotherapist/physiotherapy clinic, (4) clothing salesperson/clothing store (5) lawyer or solicitor/law firm, (6) general practitioner/medical center, and (7) real estate agent/real estate company.

Participants were randomly assigned to one of two versions of the questionnaire: in one version the first category was represented by the employee (hairdresser), the second one by the company (sports apparel store) and so on. In the second version, the first category was represented by the company (hairdressing salon), the second by the employee (sports apparel store salesperson) and so on. This was done to ensure that both company and employee were rated for all categories, but not by the same participants.

For each category, participants were asked to answer four questions assessing their loyalty to an actual, not imagined, individual employee or company before continuing to the next category. If participants did not have any experience with a given category, they were asked to leave this category blank. Similar to study 3, the questions measured *attachment*, *commitment*, *special effort to visit the place* and *word-of-mouth recommendation*. For example, for the individual hairdresser *Attachment* was measured by "How attached do you feel to your favorite hairdresser?" (response scale from *1= Not at all* to *7= Very much). Commitment* was measured by "How committed do you feel to your favorite hairdresser?" (*1= Not at all* to *7= Very much).* *Special effort* was measured by "Would you make a special effort to go to your favorite hairdresser?" (*1= Definitely Not* to *7= Definitely Yes).* Finally, *word-of-mouth recommendation*

was measured by "If a friend asks you for advice about hairdressing, how strongly would you recommend your favorite hairdresser?" (*1= Would not recommend at all* to *7= Would strongly recommend*). In the company versions of these questions, we replaced "hairdresser" by "hair dressing salon." Responses to the four questions were averaged to obtain a multi-item measure of loyalty (Cronbach's $\alpha$ = .92).

After participants completed the loyalty questions for all categories, we measured participants' self-construal. We measured *collective interdependence* using Gabriel and Gardner's (1999) scale (Cronbach's $\alpha$ = .91). We adopted the scale from Cross, Bacon, and Morris (2000) to measure *relational interdependence* ($\alpha$ = .86). Finally, we measured *independence* using the scale by Singelis (1994). Because we used a general-public sample, we removed three items from the Singelis scale that were relevant for students only (e.g, "Speaking up in class is not a problem for me"; $\alpha$ for the shortened, nine-item scale was .68). The items used in each of the three scales are listed in the Appendix.

To control for individual differences in the importance assigned to each of the service categories, participants were asked to indicate to what extent each of the seven categories was important for them (from *1= Not at all important* to *7= Very important*). Finally, we asked participants to indicate their age group and gender.

*Results on Loyalty.* Because the response scales used to assess loyalty were identical for employees versus companies and because we explicitly manipulated employee versus company, we first conducted an omnibus regression analysis including both employee and company loyalty scores. Thus, we estimated a linear regression model with gender, employee versus company, their interaction, category importance, age, and six category dummies (to control for category differences in loyalty that are not specific to gender or to whether the object of loyalty was an

individual employee versus a company) as independent variables. We used loyalty (the

average of the four loyalty items) as the dependent variable. Mean loyalty scores are presented in

Table 2 (means for Studies 4 and 5 are marginal means controlling for category importance).

Results of the full model regression analysis (Model I, Table 3) showed effects of several

of the control variables. The main effect of category importance was significant (b = .55, *p* <

.001), indicating that the more important a category was for a participant the more loyal that

participant was to a company or an employee in this category. There were also significant main

effect differences between the product categories.

The main effect of gender was insignificant (*p* > .10). Thus, females again did not declare

themselves significantly more loyal than males in general. The main effect of the dummy for

individual employee (versus company) was significant and negative (b = -.23, *p* = .001),

suggesting that participants overall tended to be more loyal to companies than to individual

employees. Importantly, the interaction effect between gender and individual employee was

statistically significant (b = .27, *p* < .001) in the expected direction.

To interpret the interaction result, we conducted two additional linear regression analyses

(Models II and III, Table 3). These analyses were identical to the first analysis, but the data were

split by the object of loyalty (individual employee versus company). The analysis for loyalty to

individual employees showed a significant positive main effect of gender (b = .23, *p* = .01)

implying that female participants rated themselves significantly more loyal to individual

employees than male participants. The analysis for loyalty to companies showed that male

participants rated themselves significantly more loyal to companies than female participants (b =

-.27, *p* < .01).

[Insert Table 3 About Here]

*Self-Construal measures*. As expected by the relational versus collective

interdependence theory of female and male self-construal, females scored higher than males on

relational interdependence ($M_{female}$ = 5.55, $M_{male}$ = 4.83, F(1, 113) = 6.43, $p$ = .01)[3], whereas

males scored significantly higher than females on collective interdependence ($M_{female}$ = 3.84;

$M_{male}$ = 5.25, F(1, 115) = 16.74, $p$ < .001). As expected by the relational versus collective

interdependence theory but not the independence versus interdependence theory, we found no

significant difference on independence ($M_{female}$ = 5.08; $M_{male}$ = 5.04, F(1, 109) = .04, $p$ > .10).

*Mediation analyses.* To test whether (1) collective interdependence mediates the

relationship between gender and loyalty to companies and (2) relational interdependence

mediates the relationship between gender and loyalty to employees, we conducted mediation

analyses (Baron and Kenny 1986). As expected, the effect of gender on loyalty to companies was

mediated by collectively interdependent self-construal (Z[Sobel] = 2.40, $p$ = .02). That is, the

effect of gender on collective interdependence was significant, with males scoring higher than

females (b = -.39, SE = .12, $p$ < .01). Also, the effect of collective interdependence on loyalty to

companies was significant (b = .49, SE = .09, $p$ < .001). Higher collective interdependence was

associated with higher loyalty to companies. Finally, the effect of gender on loyalty to companies

was reduced when we controlled for collective interdependence and was no longer significant (b

= .19, SE = .22, $p$ > .10). As expected, similar mediation analyses for relational interdependence

and independence showed no significant mediation of the effect of gender on loyalty to

companies (Z[Sobel] = .37, $p$ > .10 for relational interdependence and Z[Sobel] = .73, $p$ > .10 for

independence).

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[3] The degrees of freedom for the three self-construal measures vary slightly because some participants failed to
answer at least one of the self-construal questions. In all studies, the remaining responses by such participants were
included in our analyses.

As expected, the effect of gender on loyalty to individual employees was mediated by relationally interdependent self-construal (Z[Sobel] = 2.60, $p < .01$). First, the effect of gender on relational interdependence was significant, with females scoring higher than males on relational interdependence (b = .75, SE = .10, $p < .001$). Second, the effect of relational interdependence on loyalty to individual employees was significant (b = .24, SE = .09, $p < .01$). Higher relational interdependence was associated with higher loyalty to individual employees. Finally, the effect of gender on loyalty to individual employees was reduced when we controlled for relational interdependence and was no longer significant at the .05 level (b = .34, SE = .18, $p = .07$). As expected, similar mediation analyses for collective interdependence and independence showed no significant mediation of the effect of gender on loyalty to individual employees (Z[Sobel] = .79, $p > .10$ for collective interdependence and Z[Sobel] = .78, $p > .10$ for independence).

*Discussion.* Results in study 4 provided support for the relational versus collective interdependence explanation of the gender difference in direct comparisons of loyalty to individual employees versus firms we found in study 3. The effect of gender on loyalty was not solely driven by females' greater loyalty to individual employees. We found that males declared themselves more loyal to companies than females, which would not be predicted by the interdependence versus independence theory. Further support for our hypotheses was provided by the mediation analyses, which showed that the gender effects on loyalty were not significantly mediated by independence but that the gender effect on loyalty to firms was mediated by collective interdependence whereas the gender effect on loyalty to individual employees was mediated by relational interdependence.

Although study 4 allowed us to assess the underlying explanation of the effect of gender on loyalty, several issues remain. First, in the previous studies, it was unclear what participants thought the gender was of the loyalty object (e.g., of the individual employee). This may provide an alternative explanation of some of our results if, for example, (1) males are more loyal to males, (2) females are more loyal to females, (3) male and female participants tend to believe that the individual service providers are female, and (4) males and females perceive groups and organizations as being composed mostly of males. In this case, females may be more loyal to individual service providers than males whereas males are more loyal to companies than females. This process could explain our core interaction between gender of participant and individual versus group or organization. If this is the case, we should find that if we measure the gender of individuals and firms, loyalty should be explained by an interaction between gender of the loyalty object and gender of the participant (the gender match pairs male-male and female-female yield more loyalty than male-female and female-male).

Second, it is interesting to see if our core effect can be explained by differences between males and females in processing style. For example, it is possible that (1) females have a more intuitive processing style, (2) people with an intuitive processing style are more loyal to individuals, (3) males have a more rational processing style, and (4) people with a more rational processing style are more loyal to groups and organizations. If this is the case, we would expect that loyalty can be explained by two-way interaction effects of loyalty object (individual vs. organization) with rational processing style and loyalty object with intuitive processing style.

Third, it is possible that participants' answers in the previous studies reflected socially desirable responding more than actual behavior. For example, if (1) it is socially desirable for females to be loyal to individuals, (2) it is socially desirable for males to be loyal to companies,

we should find that our core interaction effect of participant gender and loyalty object (individual versus group or organization) on loyalty should be stronger for participants who have a stronger tendency for social desirability bias. Thus, we should find a significant three-way interaction involving participant gender, loyalty object, and social desirability bias indicating that the positive difference in loyalty to organizations between males and females is larger for people with a stronger social desirability bias and that the negative difference in loyalty to individuals between males and females is larger for people with a stronger social desirability bias. Study 5 was designed to address these issues.

*STUDY 5*

In study 5, we replicated the results of study 4, by asking New Zealand shoppers to indicate their level of loyalty toward individual employees and firms in three service categories. In addition to relational and collective interdependent self-construal we measured participants' processing style (rational vs. intuitive), gender of the employee, "gender" of the company, and social desirability bias.

*Method.* Seventy-one females and 79 males participated in exchange for chocolate eggs. Participants were asked to indicate to what extent they were loyal to employees and companies from the following categories: (1) hairdresser/hairdressing salon, (2) sports trainer/sports gym and (3) general practitioner/medical center. Similar to study 4, participants were randomly assigned to one of two versions of the questionnaire: in one version the first category was represented by the employee (hairdresser), the second one by the company (sports gym) and the third one by the employee again (general practitioner). This was reversed in the second version.

For each category, participants were asked to answer questions assessing their loyalty to an actual, not imagined, individual employee or company before continuing to the next category, using a three-item loyalty scale adapted from Price and Arnould (1999). The measures included *commitment*, *special effort to visit the place* and *loyalty*. For example, for the individual hairdresser *commitment* was measured by "I feel a commitment to continuing the relationship with my hairdresser" (scale from *1= Strongly disagree* to *7= Strongly agree)*. *Special effort* was measured by "I would expend extra effort to continue seeing my hairdresser". Finally, *loyalty* was measured by "I feel loyal to my hairdresser". In the company version, we replaced "hairdresser" by "hair dressing salon." Responses were averaged to obtain a three-item loyalty scale (Cronbach's $\alpha$ = .93).

After participants completed the loyalty questions for all categories, we measured participants' *collective* ($\alpha$ = .93) and *relational interdependence* self-construals ($\alpha$ = .91) and category importance in the same way as in study 4. Further, we measured participants' processing style using the short version of the Rational-Experimental Inventory (REI) (Epstein et al. 1996). The scale consists of two five-item subscales measuring rational ($\alpha$ = .67) and intuitive ($\alpha$ = .80) processing styles. We also included a short version of Crowne and Marlowe's (1960) social desirability bias scale (Fisher 1993; Goldsmith and Hofacker 1991). To assess the gender of the loyalty object, we asked participants to indicate the gender of each individual employee (e.g., "what is the gender of your hair dresser?") and organization (e.g., "are the majority of the people you come in contact with at your sports gym male or female?"). Finally, participants indicated their age group and gender.

*Results on Loyalty.* To analyze the loyalty results in study 5, we estimated a linear regression model with participant gender, loyalty object (employee versus company), their

interaction, gender of the loyalty object, its interaction with participant gender, rational

processing style and its interaction with loyalty object, intuitive processing style and its

interaction with loyalty object, social desirability bias, its two-way interactions with participant

gender and with loyalty object, its three-way interaction with participant gender and loyalty

object, participant age, category importance, and two category dummies as independent variables

and loyalty (the average of the three loyalty items) as the dependent variable (Model II, Table 4;

mean loyalty scores are presented in Table 2). The main effect of gender was insignificant ($p >$

.10). Thus, females again did not declare themselves significantly more loyal than males in

general. The main effect of the dummy for individual employee versus company is also

insignificant ($p > .10$). Importantly, the focal interaction effect between gender and employee-

versus-company was again statistically significant (b = .60, $p = .001$) in the expected direction.[4]

To further interpret the interaction result, we conducted two additional linear regression

analyses (Models III and IV, Table 4). These analyses were based on the variables in the first

analysis, but the data were split by the object of loyalty (employee versus company). The

analysis for loyalty to individual employees showed a significant main effect of gender (b = -.68,

$p < .01$), implying that female participants rated themselves significantly more loyal to

individual employees than male participants. The analysis for loyalty to companies showed the

opposite effect, as expected. Male participants rated themselves significantly more loyal to

companies than female participants (b = .56, $p = .05$).

The results indicate that gender of the loyalty object and its interaction with participant

gender were not significantly related to loyalty judgments ($ps > .10$). All effects including

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[4] To assess the robustness of the focal interaction effect, we conducted an analysis that excluded all the interaction effects involving the control variables (see Table 4, Model I). This analysis again showed a statistically significant interaction between the gender of the respondent and loyalty object (employee versus company; $b = .25$, $p < .001$).

processing styles were statistically insignificant as well (all $ps > .10$). The main effect of social desirability and its interaction with participant gender were not statistically significant in the full model ($ps > .10$). We did find a significant interaction between social desirability and loyalty object ($b = .08$, $p = .01$) suggesting that people who give more socially desirable answers report especially higher loyalty to companies. However, a significant effect of the 3-way interaction between social desirability, loyalty object, and participant gender ($b = -.08$, $p < .05$) suggests that men do this significantly less than women. Thus, women report higher loyalty to companies due to social desirability bias, but not men. This effect would lead female participants to be more loyal to companies instead of to individual employees, which is the opposite of what we find. Hence, the data do not support a social desirability explanation of our core interaction effect that females are relatively more loyal to individual employees whereas males are relatively more loyal to companies. In fact, these analyses indicate that our core interaction effect occurs *despite* social desirability bias.

*Self-Construal Measures and Mediation Analyses*. Consistent with the previous study we find that females scored higher than males on relational interdependence ($M_{female} = 5.58$, $M_{male} = 5.14$, $F(1,146) = 4.31$, $p = .01$), whereas males scored significantly higher than females on collective interdependence ($M_{female} = 4.58$; $M_{male} = 4.97$, $F(1,146) = 5.27$, $p = .05$). We replicated the mediation of the effect of gender on loyalty to companies by collective interdependence ($Z[Sobel] = 1.91$, $p = .05$; effect of gender on collective interdependence: $b = .39$, $SE = .20$, $p = .05$; effect of collective interdependence on loyalty to companies: $b = .57$, $SE = .10$, $p < .001$; effect of gender on loyalty to companies when collective interdependence included: $b = .01$, $SE = .24$, $p > .10$). As expected, the effect of gender on loyalty to individual employees was mediated by relationally interdependent self-construal ($Z[Sobel] = 2.5$, $p < .05$; effect of gender

on relational interdependence: b = -.44, SE = .16, $p < .01$; effect of relational interdependence

on loyalty to individual employees: b = .62, SE = .11, $p < .01$; effect of gender on loyalty to

individual employees when relational interdependence included: b = .34, SE = .22, $p > .05$). As

expected, there was no significant mediation of the effect of gender on loyalty to companies by

relational interdependence (Z[Sobel] = .25, $p > .10$) or of the effect of gender on loyalty to

individual employees by collective interdependence (Z[Sobel] = .16, $p > .10$).

*Discussion.* In study 5 we replicated the results of study 4, controlling for potential

alternative explanations of the results. Consistent with the previous studies, we find that men

tend to rate themselves as more loyal to the companies than women, while women tend to rate

themselves as more loyal to the individual service providers than men. Mediation analyses again

supported the relational versus collective interdependence explanation of the gender differences

to individual employees versus firms. We have also ruled out alternative explanations that these

results were driven by rational or intuitive processing styles and social desirability bias. Further,

we find that the effect of gender on loyalty is not driven by the perceived gender of that company

or individual employee or its match with the customer's gender.

*GENERAL DISCUSSION*

*Summary.* Across five studies using different methodologies, samples, product categories,

and measures of loyalty, we found a coherent pattern of gender differences in loyalty to

individuals and employees versus groups and companies. Contrary to common wisdom, female

consumers did not always show stronger customer loyalty than male consumers. In study 1,

female participants indicated a stronger likelihood than male participants to go the extra mile to

buy a product from a store run by a single acquaintance (versus a store located closerby). However, when the farther-away store was run by a group of acquaintances, males indicated a higher likelihood to buy from that store than females. In study 2, we asked participants to provide 20 completions of the sentence "I am loyal to... " and then asked them to classify each of their answers as more like an individual or more like a group. Individuals made up a larger share of loyalty objects listed by female than by male participants. The reverse was true for loyalty objects classified as groups. Thus, studies 1 and 2 supported the hypothesis that female consumers tend to be more loyal than male consumers to individuals whereas male consumers tend to be more loyal than female consumers to groups.

In study 2 we also found that specific employees or service providers made up a larger share of loyalty objects among female than among male participants, whereas companies or organizations represented a larger share of loyalty objects for men than for women. In study 3 we used four different indicators of loyalty to construct a scale measuring loyalty to companies and organizations versus individual service providers. We asked participants to use this loyalty scale to assess their real-world loyalties in seven product categories. Results for this inventory of real-world loyalties suggested that women were more loyal than men to individual service providers relative to the corresponding companies or organizations. In studies 4 and 5, we further explored male versus female loyalty to individual employees and firms by manipulating the object of loyalty between subjects. Results indicated that females were not just more loyal to individual employees than males but that males were also more loyal than females to companies. The latter result is important because it allowed us to distinguish between two explanations of the effect found in study 3. The male result in studies 4 and 5 can be explained by a theory of male self-construal as centered on collective interdependence but not by a popular theory of male self-

construal as centered on independence. Support for a theory of male self-construal as centered

on collective interdependence was further provided by mediation analyses showing that males'

greater loyalty than females' to groups was mediated by collectively interdependent self-

construal but not by independent self-construal.

*Customer Loyalty*. This research contributes to the study of customer loyalty by showing

that female and male consumer loyalties are different. Our results suggest that female consumers,

more than male consumers, tend to develop and maintain loyalties to individuals, whereas male

consumers tend to be more loyal than female consumers to groups. This finding is not obvious

because popular theories of gender differences (Cross and Madson 1997a; Meyers-Levy 1988)

suggest that females should be more loyal consumers regardless of the group versus individual

nature of the loyalty object.

Our results also suggest that a similar gender difference applies to tradeoffs between

loyalty to individual service employees versus companies. That is, when there is a direct

comparison between loyalty to a favored employee and loyalty to the firm s/he works for or used

to work for, males (females) indicated higher loyalty to the firm (employee) than females

(males). Such tradeoffs are very important, because they reflect common situations in which a

favored employee leaves a company and in which a consumer can choose to stay loyal to the

employee or the company (Bendapudi and Leone 2001, 2002).

*Gender Identity*. In addition to their implications for consumer loyalty, our findings have

implications for the study of gender identity in general. First, we contribute to the debate about

female and male gender identity as being a matter of inter- and independence versus different

types of interdependence (Baumeister and Sommer 1997; Cross and Madson 1997a, 1997b). The

results in all our studies are consistent with the relational versus collective interdependence

theory (Baumeister and Sommer 1997), which claims that female self-identity is centered around close individual relationships and male self-identity is centered around less intimate group relationships. Second, we are the first to test the implications of relational versus collective interdependence theory (Baumeister and Sommer 1997) to loyalty instead of general self-construal (Gabriel and Gardner 1999). Third, we add to the relational versus collective interdependence theory (Baumeister and Sommer 1997) by showing differences between individual and group objects of loyalty in situations in which relationships were far from close (study 1). By unconfounding relationship closeness and the individual versus group nature of relationships, our results suggest that female gender identity is more focused on individuals and less on groups than male gender identity regardless of the closeness of the relationship.

*Managerial Implications.* Our findings have several managerial implications. In general, our findings suggest that companies targeting female consumers depend more than companies targeting male consumers on relationships between individual employees and customers. Whereas male consumers may be satisfied with an anonymous relationship with a store or chain, female consumers demand more personal, one-to-one relationships. Relative to males, female consumers' allegiances may be more with specific employees than with a store or chain. This may have implications for the distribution of power and the appropriability of resources between a company and its employees (Collis and Montgomery 1995; Wernerfelt 1984). For companies targeting female consumers, the customer relationship is controlled more by specific employees and less by the company than for companies targeting male consumers. Thus, employees in companies serving female consumers could therefore be rewarded a greater share of the companies' revenues than employees in companies serving male consumers.

American Express estimated that about 30% of its investment adviser's clients would leave if their adviser left the company (Tax and Brown 1998). Our results suggest that this type of customer defection may become more problematic as the share of females in a company's customer base increases. Our results also suggest that companies may want to use different strategies to prevent this kind of customer defection depending on the predominant gender of their customers. For companies with a large share of male customers, strategies like rotation of the key employees, assigning a team rather than one employee to a customer (Bendapudi and Leone 2002), may be more successful than for a company with predominantly female customers. In general, moving from one contact to a small group of contacts, such as from a personal banker to a team of bankers, may have a more negative effect on females' than on male consumers' loyalty.

The difference between male and female consumer loyalty may also impact where people shop depending on which format is more conducive to one-to-one relationships. For example, small, boutique, owner-operated stores may be more conducive relative to larger chain operations when targeting females than when targeting males.

The mediation of the effects of gender on loyalty by collective versus relational self-construal also provides opportunities to focus directly on the underlying mechanism. Findings showing positive effects on brand attitude of using advertising themes that match a person's self-construal (Wang et al. 2000) suggest implications for the effectiveness of different advertising themes. For companies targeting males, an advertising strategy that stresses group themes may engender more loyalty, whereas for companies targeting females, advertising themes focusing on personal relationships may be more suitable.

*Limitations and Future Research.* In research like ours, at least two concerns should always be taken into account. First, using an individual difference measure as an independent variable necessitates caution with regard to causal factors that may drive the results and are merely correlated with gender, making the relationship between gender and the dependent variable a spurious one. In our studies, these concerns are addressed by the fact that our cross-over interactions and mediation effects in studies 1, 4, and 5 are very difficult to explain using spurious correlates of gender. Second, it is important to guard against demand effects. For example, it may seem possible that our participants' responses do not reflect their true loyalties, but that they guessed our hypotheses and tried to confirm them in their responses. Results with respect to social desirability bias, as well as the fact that gender was never mentioned to participants until the very end of the study, do not support such an explanation. In addition to these common concerns, we also addressed explanations involving the gender of the loyalty object and participants' processing styles.

Although we have started to provide some answers, our findings also raise many new questions. For example, it would be interesting to find out what causes the differences we found between males and females. At a fundamental level, it is rather unclear what causes gender differences in self-construal. Many authors have focused on social influences. For example, differences have been documented in parenting styles and other social influences, starting in early childhood that could cause differences in self-construal (Maccoby 1990). Evolutionary psychologists (Buss and Kenrick 1998) have focused on an asymmetry between men and women in parental investment. Wood and Eagly (2002) proposed a biosocial account, which attributes gender differences to the combination of physical differences between men and women with the social, economic, technological, and ecological context. Although such an exercise would be

beyond the scope of this paper, it is not difficult to think of constructionist, social, evolutionary, and biosocial explanations for our findings.

Further, it is unclear where brands stand in our framework. Consumers can form relationships with brands that share many similarities with individual relationships (Fournier 1998). Conversely, it seems likely that consumers sometimes also equate brands with companies or organizations. Our speculation is that women will be more likely than men to develop "personal" relationships with brands whereas men will be more likely than women to treat brands as similar to companies or organizations. In addition, brand communications may affect the fit between brand and male or female self-construal. For example, anthropomorphizing a brand (e.g., Aunt Jemima, Mr. Clean) or introducing a web page avatar (Wang, Baker, and Wakefield 2007) may appeal more to female consumers than to male consumers.

Finally, it would be interesting to explore gender differences in the presence of the more intimate bonds some consumers have with products and brands. For example, Fournier (1998) describes "committed partnerships" and "best friendships" which seem to go beyond the realm of the relationships studied here. The same is true for the relationships brand community members have with their brands (Muñiz and O'Guinn 2001; Thompson and Sinha 2008).

*Conclusion*. Across five studies, our results suggest that male and female consumers differ significantly in terms of their loyalty to individuals, such as individual employees, relative to groups and group-like entities such as companies. Whereas females tend to be more loyal than males to individuals, males concentrate their loyalty more than females at the level of groups.

*APPENDIX*

MEASURES OF SELF-CONSTRUAL

Collective Interdependence:
1. The groups I belong are an important reflection of who I am
2. When I'm in a group, it often feels to me like that group is an important part of who I am.
3. I usually feel a strong sense of pride when a group I belong to has an important accomplishment.
4. I think one of the most important parts of who I am can be captured by looking at the groups I belong to and understanding who they are.
5. When I think of myself, I often think of groups I belong to as well.
6. In general, groups I belong to are an important part of my self-image.
7. If a person insults a group I belong to, I feel personally insulated myself.
8. My sense of pride comes from knowing I belong to groups.
9. When I join a group, I usually develop a strong sense of identification with that group.


Relational Interdependence
1. My close relationships are an important reflection of who I am
2. When I feel close to someone, it often feels to me like that person is an important part of who I am.
3. I usually feel a strong sense of pride when someone close to me to has an important accomplishment.
4. I think one of the most important parts of who I am can be captured by looking at my close friends and understanding who they are.
5. When I think of myself, I often think of my close friends or family also.
6. If a person hurts someone close to me, I feel personally hurt as well.
7. In general, my close relationships are an important part of my self-image.
8. My sense of pride comes from knowing who I have as close friends.
9. When I establish a close relationship with someone, I usually develop a strong sense of identification with that person.

Independence:
1. I'd rather say "No" directly, than risk being misunderstood
2.  Having a lively imagination is important to me
3. I am comfortable with being singled out for praise or reward
4. Being able to take care of myself is a primary concern for me
5. I act the same way no matter who I am with
6. I prefer to be direct and forthright when dealing with people I've just met
7. I enjoy being unique and different from others in many respects
8. My personal identity, independent of others is very important to me
9. I value being in good health above everything

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TABLE 1
RESULTS OF STUDY 2

| | MEANS | | | |
| | Female | | Male | |
| Type of Loyalty Object | Count | Percentage | Count | Percentage |
| --- | --- | --- | --- | --- |
| Objects perceived as more like **a person** *by participants* | 10.16 | 55.93 | 7.53 | 38.68 |
| Objects perceived as more like **a group** *by participants* | 8.21 | 44.07 | 11.95 | 61.32 |
| Objects coded as **individuals** *by coders* | 3.16 | 29.47 | 1.42 | 14.14 |
| Objects coded as **groups** *by coders* | 7.63 | 70.53 | 9.68 | 85.86 |
| Objects coded as **employees/service providers** *by coders* | 1.27 | 10.59 | .22 | 1.55 |
| Objects coded as **companies/organizations** *by coders* | 3.37 | 28.87 | 5.11 | 44.76 |

Note: The differences in share levels between the results based on classification by participants versus by independent coders are due to the fact that most statements classified as "neither" by the coders (e.g., "my bicycle," "my dog") were classified as more person-like by the participants. This led to a lower share of individual statements in the coder-classified analysis than in the participant-classified analysis.

TABLE 2
MEAN LOYALTY SCORES OF STUDIES 3, 4 AND 5

| | Study 3[a] | | | |
|---|---|---|---|---|
| | Employee versus Company | | | |
| Category | Female | Male | | |
| Hair | 3.22 | 4.43 | | |
| Bike Repair | 4.98 | 5.85 | | |
| Sports | 4.01 | 4.94 | | |
| Travel | 5.01 | 5.44 | | |
| Bar | 5.34 | 5.64 | | |
| Clothing | 5.85 | 6.39 | | |
| Medical | 2.20 | 4.15 | | |

| | Study 4 | | | |
|---|---|---|---|---|
| | Company | | Employee | |
| Category | Female | Male | Female | Male |
| Hair | 4.10 | 4.72 | 4.20 | 3.72 |
| Sports | 3.14 | 3.75 | 3.23 | 2.75 |
| Physiotherapy | 3.86 | 4.47 | 3.95 | 3.47 |
| Clothing | 3.82 | 4.43 | 3.91 | 3.43 |
| Legal | 3.51 | 4.12 | 3.60 | 3.12 |
| Medical | 4.12 | 4.74 | 4.22 | 3.74 |
| Real Estate | 3.53 | 4.15 | 3.62 | 3.15 |

| | Study 5 | | | |
|---|---|---|---|---|
| | Company | | Employee | |
| Category | Female | Male | Female | Male |
| Hair | 4.78 | 4.95 | 5.31 | 4.46 |
| Sports | 3.74 | 4.70 | 5.63 | 4.44 |
| Medical | 5.60 | 5.62 | 5.49 | 5.30 |

a. For study 3 higher means imply stronger loyalty to the company (relative to the individual service provider).

TABLE 3
RESULTS OF REGRESSION ANALYSIS  (STUDY 4)

| | Model I Pooled across company and employee | | Model II For company only | | Model III For employee only | |
|---|---|---|---|---|---|---|
| | Beta (SE) | | Beta (SE) | | Beta (SE) | |
| Constant | 1.05 (.27) | *** | .87 (.42) | * | 1.17 (.33) | *** |
| Gender (female = 1; male = -1,) | - .02 (.07) | | - .27 (.10) | ** | .23 (.09) | ** |
| Dummy for employee (employee = 1; company = - 1) | -.23 (.07) | *** | | | | |
| Gender X Dummy for employee | .27 (.07) | *** | | | | |
| Category Importance | .55 (.04) | *** | .52 (.05) | *** | .58 (.05) | *** |
| Age | .07 (.05) | | .14 (.08) | | <. 001 (.07) | |
| Category Hair | .61 (.27) | * | .69  (.41) | | .58 (.34) | |
| Category Sport | -.36 (.27) | | .23  (.41) | | -.93 (.34) | ** |
| Category Physiotherapy | .34 (.29) | | .32  (.44) | | .48 (.38) | |
| Category Clothing | .32 (.27) | | 1.23  (.42) | ** | -.58 (.34) | |
| Category Lawyer | -.03 (.30) | | .53  (.45) | | -.53 (.37) | |
| Category Medical | .62 (.27) | * | .79  (.42) | | .51 (.34) | |
| **R Square** | **.38** | | **.34** | | **.47** | |

\***: *p*<.001; \*\*: *p*<.01; \*: *p*<.05

TABLE 4
RESULTS OF REGRESSION ANALYSIS  (STUDY 5)

| | Model I Pooled across companies and employees (without interactions | Model II Pooled across companies and employees (all variables) | Model III For Companies Only | Model IV For Employees Only |
|---|---|---|---|---|
| | Beta (SE) | Beta (SE) | Beta (SE) | Beta (SE) |
| Constant | 1.17** (.67) | 1.90** (.66) | 1.3 (1.00) | 2.40 (.88)** |
| Gender (male = 1; female = -1) | - .09 (.08) | - .08 (.18) | .56* (.28) | -.68** (.24) |
| Loyalty object (company = 1; employee = - 1) | -.03 (.08) | -.34 (.63) | | |
| Gender X Loyalty Object | .25*** (.08) | .60*** (.18) | | |
| Gender of the loyalty object | .11 (.09) | .08 (.09) | .07 (.14) | .09 (.12) |
| Gender X Gender of the loyalty object | | .02 (.09) | .09 (.14) | -.05 (.11) |
| Rational processing style | .01 (.12) | .03 (.12) | .04 (.18) | -.09 (.15) |
| Rational processing style X Loyalty object | | .02 (.11) | | |
| Intuitive processing style | .18 (.12) | .18 (.13) | .14 (.18) | .24 (.18) |
| Intuitive processing style X Loyalty object | | -.05 (.13) | | |
| Social Desirability | .03 (.04) | .02 (.04) | .11* (.05) | -.08 (.05) |
| Social Desirability X Gender | | .004 (.03) | -.07 (.05) | -.08 (.05) |
| Social Desirability X Loyalty Object | | .09** (.03) | | |
| Social Desirability X Gender X Loyalty Object | | - .08* (.03) | | |
| Category Importance | .37*** (.05) | .37*** (.05) | .40*** (.07) | .36*** (.07) |
| Age | .16*** (.05) | .16*** (.05) | .11 (.07) | .23*** (.06) |
| Category Sport | -.25* (.11) | -.23* (.11) | -.37* (.16) | -.05 (.15) |
| Category Medical | -.07 (.10) | -.06 (.10) | -.07 (.15) | -.05 (.13) |
| **R Square** | **.26** | **.29** | **.28** | **.31** |

***: $p < .001$; **: $p < .01$; *: $p < .05$